

What is claimed is:

1. A home banking method comprising:

reading and encoding coded information on a card;

transmitting the encoded information to a system connected to a remote computer network;

inputting a secret number after receiving an indication that access to the system through the remote computer network has been allowed;

encoding the secret number and transmitting the encoded secret number to the system;

changing a user's secret number after the transmitted encoded secret number has been determined to be identical to a previously registered secret number in the system;

requesting a user's home banking service transaction;

displaying the home banking service transaction result;

confirming the home banking service transaction result; and

writing a user's home banking service transaction result on the card as encoded information.

2. The home banking method of claim 1, wherein the step of changing a user's secret number includes:

encoding and transmitting a new secret number to the system.

3. The home banking method of claim 1, wherein the step of changing a user's secret number includes:

registering the new secret number in the system.

4. The home banking method of claim 1, wherein the step of changing a user's secret number includes:

confirming the change to the new secret number by the user.